

11-13-2003 DRAFT

**Preliminary Top 50 BHC Data Requested**

373 Items Requested from 39 BHCs

| <u>No. of<br/>BHCs</u> | <u>25 Line Item(s)</u>  |
|------------------------|---|
| 24                     | Nonaccrual Loans (Schedule HC-N, Column C, line 10)   |
| 27                     | Other Assets Acquired (Schedule HC-M, line 4)   |
| 25                     | Real Estate Acquired (Schedule HC-M, line 13.a)   |
| 12                     | Restructured Loans and Leases (Schedule HC-C, line M1)  |
| 11                     | Allowance for credit losses on off-balance sheet credit exposures<br>(Schedule HC-G, line 3)                    |
| 13                     | Allowance for Loan and Lease Losses (Schedule HC, line 4.c)   |
| 3                      | Allocated Transfer Risk Reserve (Schedule HC-R, line 61)  |
| 2                      | Net Charge-offs (Schedule HI-B, Line 9 [Gross Charge-offs (Column A)<br>Less Recoveries (Column B)])            |
| 24                     | Average Assets (Schedule HC-K, line 5)  |
| 33                     | Average Earning Assets (Schedule HC-K, sum of lines 1, 2, 3,<br>4.a and 4b)                                     |
| 20                     | Average Equity Capital (Schedule HC-K, line 11)   |
| 24                     | Average Loans (Schedule HC-K, line 3)   |
| 18                     | Total Assets (Schedule HC, line 12)   |
| 24                     | Total Loans (Schedule HC, sum of lines 4.a and 4.b)   |
| 3                      | Total Equity (Schedule HC, line 28)   |
| 25                     | FTE Net Interest Income (Schedule HI, line M1)  |
| 28                     | Noninterest Income (Schedule HI, sum of lines 5.m, 6.a, and 6.b)  |
| 26                     | Noninterest Expense (Schedule HI, sum of lines 7.e and 10)  |
| 18                     | Net interest income (Schedule HI, line 3)   |
| 5                      | Provisions (Schedule HI, line 4)  |
| 3                      | Trading Revenue (Schedule HI, line 5.c)   |
| 2                      | Venture Capital Revenue (Schedule HI, line 5.e)   |
| 1                      | Book Value Per Share (Schedule HC, sum of lines 24, 25, 26.a, 26.b,<br>and 27 divided by Schedule HC-M, line 1) |
| 1                      | Investment Banking Revenue (Schedule HI, line 5.d)  |
| 1                      | Securities Gains (Schedule HI, sum of lines 6.a and 6.b)  |

## Board of Governors of the Federal Reserve System



# Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

## Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$150 million or more. In addition, multibank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, must file this report (FR Y-9C) regardless of size. See page 1 of

the general instructions for further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization, except that lower-tiered bank holding companies that have total consolidated assets of \$1 billion or more must also file this report (FR Y-9C). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Consolidated Financial Statements for Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

The Consolidated Financial Statements for Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

September 30, 2003  
Month / Date / Year (BHCK 9999)

I, \_\_\_\_\_  
Name and Title of Officer

have reviewed the Consolidated Financial Statements for Bank Holding Companies filed by the named bank holding company and have transmitted a copy of the report to the Board of Directors for their information.

Legal Title of Bank Holding Company (TEXT 9010)

Signature of Bank Holding Company Official

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

Date of Signature

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

*For Federal Reserve Bank Use Only*

RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 34.73 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

*E-mail Address of Contact (TEXT 4086)*

## Schedule HC—Continued

Dollar Amounts in Thousands

| LIABILITIES   |      | BHDM | Bil | Mil | Thou |          |
|---|------|------|-----|-----|------|----------|
| 13. Deposits:   |      |      |     |     |      |          |
| a. In domestic offices (from Schedule HC-E):  |      |      |     |     |      |          |
| (1) Noninterest-bearing <sup>1</sup>  |      | 6631 |     |     |      | 13.a.(1) |
| (2) Interest-bearing  |      | 6636 |     |     |      | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:   |      | BHFN |     |     |      |          |
| (1) Noninterest-bearing   |      | 6631 |     |     |      | 13.b.(1) |
| (2) Interest-bearing  |      | 6636 |     |     |      | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase:   |      |      |     |     |      |          |
| a. Federal funds purchased in domestic offices <sup>2</sup>   | BHDM | B993 |     |     |      | 14.a.    |
| b. Securities sold under agreements to repurchase <sup>3</sup>  | BHCK | B995 |     |     |      | 14.b.    |
| 15. Trading liabilities (from Schedule HC-D)  |      | 3548 |     |     |      | 15.      |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) |      | 3190 |     |     |      | 16.      |
| 17. Not applicable  |      |      |     |     |      |          |
| 18. Liability on acceptances executed and outstanding   |      | 2920 |     |     |      | 18.      |
| 19. Subordinated notes and debentures <sup>4</sup>  |      | 4062 |     |     |      | 19.      |
| 20. Other liabilities (from Schedule HC-G) <sup>⑤</sup>   |      | 2750 |     |     |      | 20.      |
| 21. Total liabilities (sum of items 13 through 20)  |      | 2948 |     |     |      | 21.      |
| 22. Minority interest in consolidated subsidiaries and similar items  |      | 3000 |     |     |      | 22.      |
| EQUITY CAPITAL  |      |      |     |     |      |          |
| 23. Perpetual preferred stock and related surplus   |      | 3283 |     |     |      | 23.      |
| 24. Common stock (par value)  |      | 3230 |     |     |      | 24.      |
| 25. Surplus (exclude all surplus related to preferred stock)  |      | 3240 |     |     |      | 25.      |
| 26. a. Retained earnings  |      | 3247 |     |     |      | 26.a.    |
| b. Accumulated other comprehensive income <sup>⑥</sup>  |      | B530 |     |     |      | 26.b.    |
| 27. Other equity capital components <sup>⑦</sup>  |      | A130 |     |     |      | 27.      |
| 28. Total equity capital (sum of items 23 through 27)   |      | 3210 |     |     |      | 28.      |
| 29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)                              |      | 3300 |     |     |      | 29.      |

1. Includes total demand deposits and noninterest-bearing time and savings deposits.

2. Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

3. Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

6 <sup>⑤</sup> 5. Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.7 <sup>⑦</sup> 6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

5. Includes guaranteed preferred beneficial interests in the bank holding company's junior subordinated debt securities (trust preferred securities)

## Schedule HC-M—Continued

15. Does the holding company sell private label or third party mutual funds and annuities?  
(Enter "1" for yes; enter "0" for no) ..... 

|      |  |
|------|--|
| BHCK |  |
| B569 |  |

 15.

16. Assets under management in proprietary mutual funds and annuities ..... 

|      |     |     |      |
|------|-----|-----|------|
| BHCK | Bil | Mil | Thou |
| B570 |     |     |      |

 16.

The following three questions (items 17 through 19) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12): In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

17. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$200 million (on an acquisition cost basis) or 5 percent of the BHC's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no) ..... 

|      |  |
|------|--|
| BHCK |  |
| C159 |  |

 17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip items 18 and 19.

If the answer to item 17 is yes, proceed to items 18 and 19 below.

18. Has the bank holding company made an effective election to become a financial holding company?  
(Enter "1" for yes; enter "0" for no) ..... 

|      |  |
|------|--|
| BHCK |  |
| C160 |  |

 18.

19. Does the bank holding company hold, directly or indirectly, an Edge corporation, agreement corporation, or Small business investment company (SBIC) subsidiary or hold equities under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act? (Enter "1" for yes; enter "0" for no) ..... 

|      |  |
|------|--|
| BHCK |  |
| C161 |  |

 19.

If the answer to either item 18 or item 19 is yes, your organization must complete the FR Y-12. If the answer is no to both item 18 and item 19, your organization does not need to complete the FR Y-12.

Memoranda items 20 and 21 are to be completed only by top-tier bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:
- | BHCK | Bil | Mil | Thou |
|------|-----|-----|------|
| C252 |     |     |      |
| 4832 |     |     |      |
| 4833 |     |     |      |
| 4834 |     |     |      |
| 5041 |     |     |      |
| 5043 |     |     |      |
| 5045 |     |     |      |
| 5047 |     |     |      |
| C253 |     |     |      |
- a. Net assets ..... 20.a.
- b. Balances due from related institutions:
- (1) Due from the bank holding company (parent company only), gross ..... 20.b.(1)
- (2) Due from subsidiary banks of the bank holding company, gross ..... 20.b.(2)
- (3) Due from nonbank subsidiaries of the bank holding company, gross ..... 20.b.(3)
- c. Balances due to related institutions:
- (1) Due to bank holding company (parent company only), gross ..... 20.c.(1)
- (2) Due to subsidiary banks of the bank holding company, gross ..... 20.c.(2)
- (3) Due to nonbank subsidiaries of the bank holding company, gross ..... 20.c.(3)
- d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors ..... 20.d.
21. Net assets of insurance underwriting subsidiaries ..... 21.

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. URL for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk  
<Example: www.examplebhc.com/riskdisclosures>  
http:// \_\_\_\_\_

## Schedule HC-R—Continued

## Memoranda

Dollar Amounts in Thousands

| BHCK | Bil | Mil | Thou |
|------|-----|-----|------|
| 8764 |     |     |      |

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards ..... M.1.

| With a remaining maturity of   |      |     |     |      |   |      |     |     |      |                               |      |     |     |      |
|--------------------------------|------|-----|-----|------|---|------|-----|-----|------|-------------------------------|------|-----|-----|------|
| (Column A)<br>One year or less |      |     |     |      | (Column B)<br>Over one year<br>through five years |      |     |     |      | (Column C)<br>Over five years |      |     |     |      |
| BHCK                           | Tril | Bil | Mil | Thou | BHCK  | Tril | Bil | Mil | Thou | BHCK                          | Tril | Bil | Mil | Thou |
| 3809                           |      |     |     |      | 8766  |      |     |     |      | 8767                          |      |     |     |      |
| 3812                           |      |     |     |      | 8769  |      |     |     |      | 8770                          |      |     |     |      |
| 8771                           |      |     |     |      | 8772  |      |     |     |      | 8773                          |      |     |     |      |
| 8774                           |      |     |     |      | 8775  |      |     |     |      | 8776                          |      |     |     |      |
| 8777                           |      |     |     |      | 8778  |      |     |     |      | 8779                          |      |     |     |      |
| A000                           |      |     |     |      | A001  |      |     |     |      | A002                          |      |     |     |      |

2. Notional principal amounts of derivative contracts:<sup>1</sup>

- a. Interest rate contracts ..... M.2.a.  
 b. Foreign exchange contracts ..... M.2.b.  
 c. Gold contracts ..... M.2.c.  
 d. Other precious metals contracts ..... M.2.d.  
 e. Other commodity contracts ..... M.2.e.  
 f. Equity derivative contracts ..... M.2.f.

3. Preferred stock (including related surplus) <sup>12</sup>a. ~~Perpetual preferred stock~~ eligible for inclusion in Tier 1 capital:

- a. ~~11~~ Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)  
 b. ~~12~~ Cumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)  
 b. Cumulative preferred stock (e.g., trust preferred securities) included and reported in "Minority interest in consolidated subsidiaries and similar items," on Schedule HC.

4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27).....

5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27):

- a. In the form of perpetual preferred stock ..... 5.a.  
 b. In the form of common stock ..... 5.b.

| BHCK | Bil | Mil | Thou |
|------|-----|-----|------|
|      |     |     |      |
| 5479 |     |     |      |
| 5990 |     |     |      |
| A507 |     |     |      |
|      |     |     |      |
| 2771 |     |     |      |
|      |     |     |      |
| 5483 |     |     |      |
| 5484 |     |     |      |

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

- c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, item 22) ..... 3.c  
 d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., trust preferred securities) (included in Schedule HC, item 20 or 22) ..... 3.d

11-13-2003 DRAFT

FR Y-9LP  
OMB Number 7100-0128  
Ave. hrs. per response: 4.75  
Expires March 31, 2005

## Board of Governors of the Federal Reserve System



# Parent Company Only Financial Statements for Large Bank Holding Companies—FR Y-9LP

## Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by the parent company of large bank holding companies. For purposes of this report, large bank holding companies are bank holding companies with total consolidated assets of \$150 million or more, or multibank holding companies with debt outstanding to the general public or that

are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, regardless of size. When such bank holding companies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Parent Company Only Financial Statements for Large Bank Holding Companies must be signed by an authorized officer of the bank holding company.

I, \_\_\_\_\_  
Name and Title of Officer

have reviewed the Parent Company Only Financial Statements for Large Bank Holding Companies filed by the named bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

\_\_\_\_\_  
Signature of Officer

\_\_\_\_\_  
Date of Signature

The Parent Company Only Financial Statements for Large Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

September 30, 2003

Month / Date / Year (BHCP 9999)

\_\_\_\_\_  
Legal Title of Bank Holding Company (TEXT 9010)

\_\_\_\_\_  
(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

S.F. \_\_\_\_\_

\_\_\_\_\_  
Name / Title (TEXT 8901)

\_\_\_\_\_  
Area Code / Phone Number (TEXT 8902)

\_\_\_\_\_  
FAX Number (TEXT 9116)

Public reporting burden for this information collection is estimated to vary from 2 to 13.5 hours per response, with an average of 4.75 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

E-mail Address of Contact (TEXT 4086)

## Board of Governors of the Federal Reserve System



# Parent Company Only Financial Statements for Small Bank Holding Companies—FR Y-9SP

## Report at the close of business as of the last calendar day of June and December

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by small bank holding companies. For purposes of this report, small bank holding companies are bank holding companies that have one subsidiary bank and have total consolidated assets of less than \$150 million, or multi-bank holding companies with total consolidated assets of less than \$150 million, without any debt outstanding to the

general public and not engaged in a nonbank activity (either directly or indirectly) involving financial leverage and not engaged in credit extending activities. When such bank holding companies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

**NOTE:** The Parent Company Only Financial Statements for Small Bank Holding Companies must be signed by an authorized officer of the bank holding company.

The Parent Company Only Financial Statements for Small Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

I, \_\_\_\_\_  
Name and Title of Officer

Date of Report:

~~June 30, 2003~~

Month / Date / Year (BHSP 9999)

have reviewed the Parent Company Only Financial Statements for Small Bank Holding Companies filed by the named bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

Legal Title of Bank Holding Company (TEXT 9010)

Signature of Bank Holding Company Official

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

Date of Signature

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

Public reporting burden for this information collection is estimated to vary from 1.5 to 6 hours per response, with an average of 4.09 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

E-mail Address of Contact (TEXT 4086)